

February 11, 2009

Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
One Bowling Green, Room 610
New York, New York 10004

Your Honor,

My name is Joseph Matsko. I am 59 years old. I retired in 2002 from Delphi after 30 years. My wife and I live in Northern Michigan. I worked for Delphi two years as hourly when I was asked to join the salaried work force as a supervisor over hourly employees. It was a great opportunity. I was told that the benefits would be great (pay, health insurance, life insurance, discounts, etc.). Through the years, we worked long, hard hours dealing with the supply and demand and the UAW employees. At times, it was great and other times for the supervisor on the work floor, it was terrifying. We gave the best 30 years of our lives to Delphi. Now, the first people to get hurt, because of upper management's lack of vision and leadership throughout the years, are us retirees who are on a fixed income. This is the Thanks that upper management gives its salaried retirees.

Your Honor, before you make your decision, please ask these questions of the Delphi attorneys and yourself:

Are the top executives who make six and seven figures being affected at all, especially compared to the average person on a fixed pension?

The average retired salaried person has the usual bills to pay such as taxes, utility bills, gas for their car, food, etc. All of these prices keep climbing and now you want to take away medical insurance that will cost people anywhere from \$500 to \$1200 a month? Most of us will not be able to afford such a cost. Have you thought about the fact that there may be a lot of these people who will just forgo any insurance and how that will affect every American taxpayer?

Why are we still seeing Delphi's name in the NASCAR circuit? Isn't this a bit extravagant in advertising when people are suffering in their every day lives?

We have paid into life insurance every month for years and years and now all of a sudden we don't have anything to show for it? Was there never a policy of some kind to give dividends for everything that we put into it?

What about hourly retirees or even active employees. Why is it that only the salaried personnel are being robbed of everything that they worked so hard for?

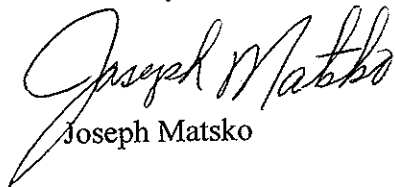
Is upper management giving up anything?

We realize that this is probably a done deal, but we certainly hope that you will actually think about some of the points that have been pointed out in this letter.

This will affect not only the 15,000+ employees losing their benefits, but it will affect their families, the health system in this country, the economy in general.

Thank you for at least listening.

Sincerely,



Joseph Matsko

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